



Hiermee word gesertifiseer dat
This is to certify that

REC'D 07 OCT 2002

WMO PCT

the documents annexed hereto are true copies of:

Application forms P.1 and P.3, provisional specification of South African Patent Application No. 2001/6311 as originally filed in the Republic of South Africa on 31 July 2001 in the name of QUICKSTEP 313 (PROPRIETARY) LIMITED for an invention entitled: "AN INSURANCE PRODUCT".

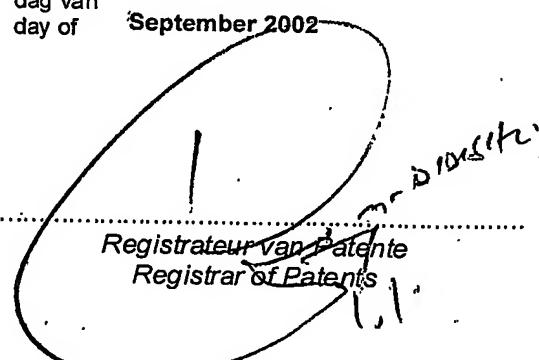
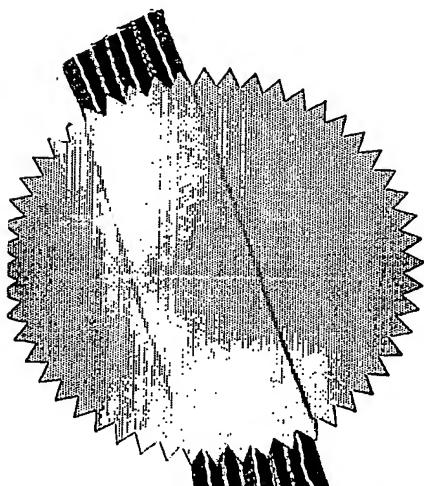
**PRIORITY
DOCUMENT**
SUBMITTED OR TRANSMITTED IN
COMPLIANCE WITH RULE 17.1(a) OR (b)

Geteken te
Signed at PRETORIA in die Republiek van Suid-Afrika, hierdie
in the Republic of South Africa, this

12th

dag van
day of September 2002

Registrateur van Patente
Registrar of Patents



REPUBLIC OF SOUTH AFRICA
PATENTS ACT, 1978
APPLICATION FOR A PATENT AND
ACKNOWLEDGEMENT OF RECEIPT
Section 30(1) Regulation 22)

IC OF SOUTH AFRICA
REVENUE
FORM P.1
(to be lodged in duplicate)

31.7.01 R 060.00

RECEIVED
REPUBLIC VAN SUID AFRIKA
A&A-REF HASR4764304p

THE GRANT OF A PATENT IS HEREBY REQUESTED BY THE UNDERMENTIONED APPLICANT
ON THE BASIS OF THE PRESENT APPLICATION FILED IN DUPLICATE

21 01 PATENT APPLICATION NO 20016311

71 FULL NAME(S) OF APPLICANT(S)

QUICKSTEP 313 (PROPRIETARY) LIMITED

ADDRESS(ES) OF APPLICANT(S)

263 Lynwood Road, Brooklyn, Pretoria, Gauteng,
Republic of South Africa

54 TITLE OF INVENTION

"AN INSURANCE PRODUCT"

Only the items marked with an "X" in the blocks below are applicable.

THE APPLICANT CLAIMS PRIORITY AS SET OUT ON THE ACCOMPANYING FORM P.2. The earliest priority claimed is

Country: No: Date:

THE APPLICATION IS FOR A PATENT OF ADDITION TO PATENT APPLICATION NO 21 01

THIS APPLICATION IS A FRESH APPLICATION IN TERMS OF SECTION 37 AND BASED ON
APPLICATION NO 21 01

THIS APPLICATION IS ACCCOMPANIED BY:

- A single copy of a provisional specification of 3 pages
- Drawings of sheets
- Publication particulars and abstract (Form P.8 in duplicate) (for complete only)
- A copy of Figure of the drawings (if any) for the abstract (for complete only)
- An assignment of invention
- Certified priority document(s). (State quantity)
- Translation of the priority document(s)
- An assignment of priority rights
- A copy of Form P.2 and the specification of RSA Patent Application No 21 01
- Form P.2 in duplicate
- A declaration and power of attorney on Form P.3
- Request for ante-dating on Form P.4
- Request for classification on Form P.9
- Request for delay of acceptance on Form P.4
- Extra copy of informal drawings (for complete only)

74 ADDRESS FOR SERVICE: Adams & Adams, Pretoria

Dated this 31 day of July 2001

ADAMS & ADAMS
APPLICANTS PATENT ATTORNEYS

The duplicate will be returned to the applicant's address for service as
proof of lodging but is not valid unless endorsed with official stamp

A&A P201

RECEIVED	REGISTRATION OF PATENTS, DESIGNS, TRADE MARKS & OFFICIAL DATE(STAMP)
	2001 -07- 31
REGISTRAR	REGISTRAR VAN PATENTE, MODELLE, TRADE MARKS EN OUTEURSREG
REGISTRAR OF PATENTS	

REPUBLIC OF SOUTH AFRICA
PATENTS ACT, 1978
DECLARATION AND POWER OF ATTORNEY
(Section 30 - Regulation 8, 22(i)(c) and 33)

PATENT APPLICATION NO		A&A REF: V14764 AL/jp	LODGING DATE	
21	01	20016311	22	31 JULY 2001

FULL NAME(S) OF APPLICANT(S)	
71	QUICKSTEP 313 (PROPRIETARY) LIMITED

FULL NAME(S) OF INVENTOR(S)	
72	VAN RENSBURG, FREDERICK ROELOF

EARLIEST PRIORITY CLAIMED	COUNTRY	NUMBER	DATE	
	33	NIL	31	NIL
			32	NIL

NOTE: The country must be indicated by its International Abbreviation - see schedule 4 of the Regulations		REGISTRAR OF PATENTS, DESIGNS, TRADE MARKS AND COPYRIGHT
TITLE OF INVENTION		
54	"AN INSURANCE PRODUCT"	2001-07-31

* I/We VAN RENSBURG, Frederick Roelof.		REGISTRATEUR VAN PATENTE, MODELLE, HANDELSMERKE EN GUTEBESREG
--	--	--

hereby declare that :-

1. I/we am/are the applicant(s) mentioned above;
- ** 2. I/we have been authorized by the applicant(s) to make this declaration and have knowledge of the facts herein stated in the capacity of Authorised Signatory of the applicant(s);
- *** 3. the inventor(s) of the abovementioned invention is/are the person(s) named above and the applicant(s) has/have acquired the right to apply by virtue of an assignment from the inventor(s);
4. to the best of my/our knowledge and belief, if a patent is granted on the application, there will be no lawful ground for the revocation of the patent;
- **** 5. this is a convention application and the earliest application from which priority is claimed as set out above is the first application in a convention country in respect of the invention claimed in any of the claims; and
6. the partners and qualified staff of the firm of ADAMS & ADAMS, patent attorneys, are authorised, jointly and severally, with powers of substitution and revocation, to represent the applicant(s) in this application and to be the address for service of the applicant(s) while the application is pending and after a patent has been granted on the application.

SIGNED THIS 30th DAY OF JULY

2001

F.R. Roelof

(no legalization necessary)

In the case of application in the name of a company, partnership or firm, give full names of signatory/signatories, delete paragraph 1, and enter capacity of each signatory in paragraph 2.
If the applicant is a natural person, delete paragraph 2.
If the right to apply is not by virtue of an assignment from the inventor(s), delete "an assignment from the inventor(s)" and give details of acquisition of right.
For non-convention applications, delete paragraph 6.

ADAMS & ADAMS
PATENT ATTORNEYS
PRETORIA

FORM P6

REPUBLIC OF SOUTH AFRICA
Patents Act, 1978

PROVISIONAL SPECIFICATION
(Section 30 (1) - Regulation 27)

21 01 OFFICIAL APPLICATION NO

22 LODGING DATE

20016311

31 July 2001

71 FULL NAME(S) OF APPLICANT(S)

QUICKSTEP 313 (PROPRIETARY) LIMITED

72 FULL NAME(S) OF INVENTOR(S)

VAN RENSBURG, Frederick Roelof

54 TITLE OF INVENTION

"AN INSURANCE PRODUCT"

This invention relates to an insurance product, a warranty system for warranting the value of an article, a method of warranting the value of an article, and a method of promoting sales of an article.

In the motor vehicle industry, a monthly publication is generated giving typical values for a large number of second hand motor vehicles in South Africa. However, in most instances, if an owner of a motor vehicle tries to sell his vehicle, he is very seldom able to sell it at the value indicated in the publication and usually has to be satisfied with less.

According to a first aspect of the invention there is provided an insurance product whereby an owner of an article is guaranteed a minimum price when he disposes of it.

According to a second aspect of the invention there is provided an insurance product whereby an owner of an article is paid the difference between a guaranteed minimum price and the actual price obtained when he disposes of it, if the actual price is less than the minimum price.

Further according to the first aspect of the invention there is provided a warranty system for warranting the value of an article, which includes

guaranteeing an owner of an article a minimum price when he disposes of the article.

Further according to the second aspect of the invention there is provided a warranty system for warranting the value of an article, which includes guaranteeing to pay an owner of an article the difference between a guaranteed minimum price and the actual price obtained when he disposes of it, if the actual price is less than the minimum price.

Still further according to the first aspect of the invention there is provided a method of promoting sales of an article, which includes guaranteeing a purchaser of an article a minimum price when he disposes of the article.

Still further according to the second aspect of the invention there is provided a method of promoting sales of an article, which includes guaranteeing a purchaser of an article the difference between a guaranteed minimum price and the actual price obtained when he disposes of it, if the actual price is less than the minimum price.

The minimum price may be determined by an independent party, in accordance with, inter alia, the age of the article, the extent to which it has been used and its condition.

The article may need to be disposed of in an arms length manner.

The owner of the article may be obliged to maintain the article in a satisfactory manner.

The owner may be protected against accidental damage, provided that repairs are effected by authorised repairers.

Both new and second hand articles may be insurable.

The insured party, the owner of the article, may pay a premium, which may be a series of payments or a single payment.

The owner may be obliged to sell the article to a predetermined person or class of persons.

The area in which the insurance applies may be limited.

The insurance may only be effective after a predetermined time period, and may endure for a further predetermined time period.

The article may, in particular, be a motor vehicle.

DATED THIS 31st DAY OF JULY 2001



ALAN LEWIS
ADAMS & ADAMS
APPLICANT'S PATENT ATTORNEYS